

**MERCHANTS & PLANTERS BANCSHARES, INC.**

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1129971	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$90	\$91	1.1%		
Loans	\$60	\$63	5.5%		
Construction & development	\$8	\$7	-1.6%		
Closed-end 1-4 family residential	\$18	\$20	10.2%		
Home equity	\$0	\$1	608.3%		
Credit card	\$0	\$0			
Other consumer	\$6	\$5	-23.7%		
Commercial & Industrial	\$6	\$6	1.7%		
Commercial real estate	\$19	\$21	10.8%		
Unused commitments	\$5	\$3	-36.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$8	\$6	-22.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$7	-10.3%		
Cash & balances due	\$3	\$6	114.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$80	\$82	1.7%		
Deposits	\$75	\$77	3.0%		
Total other borrowings	\$5	\$4	-22.2%		
FHLB advances	\$5	\$4	-22.2%		
Equity					
Equity capital at quarter end	\$10	\$9	-4.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.7%	9.8%	--		
Tier 1 risk based capital ratio	14.9%	14.5%	--		
Total risk based capital ratio	16.0%	15.7%	--		
Return on equity <sup>1</sup>	-6.3%	6.1%	--		
Return on assets <sup>1</sup>	-0.7%	0.6%	--		
Net interest margin <sup>1</sup>	4.5%	4.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	208.2%	820.2%	--		
Loss provision to net charge-offs (qtr)	1011.1%	-528.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	-0.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.1%	0.1%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.0%	0.8%	0.5%	0.4%	--
Commercial & Industrial	2.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.8%	0.2%	0.0%	0.0%	--
Total loans	0.5%	0.2%	0.1%	0.1%	--